listed in Entry 91 of the Union List, whereas States have the powers in respect of the remaining instruments by virtue of Entry 63 of the State List. The revenue from stamp duties is collected and appropriated entirely by the States concerned by virtue of provisions of Article 268 of the Constitution.

The Central Government has received some suggestions for bringing about uniformity in the rates of stamp duty for certain instruments and for rationalisation of such duties. In view of the fact that any change in the rates of stamp duty affects the revenues of the States and also considering the fact that the powers to fix/revise the rates of stamp duty are with the States in respect of most of the instruments, all such suggestions have to be discussed with the States. Thus it is not feasible to achieve uniformity in the immediate future.

Mismatch between demand and supply of credit in banking sector

3243. SHRI PRASANTA CHATTERJEE: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that there is a mismatch between demand and supply of credit in the banking sector; and

(b) if so, what action is being taken by Government to raise the level of bank deposits?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) In the Annual Policy Statement for the year 2006-07, it has been mentioned that credit growth of Scheduled Commercial Banks has out-placed the growth of aggregate deposits.

The RBI has advised banks to review their policy regarding deposit mobilization and make sustained efforts towards mobilizing stable retail deposits by providing wider access to better quality of banking services to sustain prudent business expansion without facing undue asset-liability mismatches. Banks have also been urged to review their business

strategies so that they are in a position to combine longer term viable financing with profitability in operations, recognizing the reality of business cycles and counter cyclical monetary policy impulses.

Aid to tribals in Jharkhand by Banks

3244. MISS MABEL REBELLO: Will the Minister of FINANCE be pleased to state the number of tribals financed by banks in Jharkhand in the last five years for commercial/industrial/service sector activities upto 5 crores, 5 crores to 10 crores, 10 crores to 20 crores, 20 crores to 50 crores and 50 crores and above, year-wise, district-wise, bank-wise, institution-wise and activity-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): As reported by the Allahabad Bank, the convener bank of State Level Bankers' Committee (SLBC) of the State of Jharkhand, details regarding the number of tribals financed by banks in the State of Jharkhand during the last five years in Agriculture, SSI and other Priority Sectors (OPS) are as under:

No. of Tribals financed by the banks in Jharkhand State (activities upto Rs. 5 crores)

	2001-02	2002-03	2003-04	2004-05	2005-06
Agricultural	91766	36377	98511	185109	98992
SSI	9722	4169	9831	19543	11479
Other OPS	862	489	980	1584	963

Details showing bank-wise/activity-wise/year-wise number of tribals financed by the banks are enclosed as Statement-I (See below).

The district-wise details of finance to tribals are at Statement-I I *(See* below).

Allahabad Bank has also reported that banks have not financed any activity requiring more than Rs. 5 crores.